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| UNITED STATES BANKRUPTCY COURT  NORTHERN DISTRICT OF ILLINOIS  CHICAGO DIVISION (EASTERN)  |                                   |  |                      |  | Volu   | untary Petition                 |  |   |
|--|-----------------------------------|--|----------------------|--|--|---------------------------------|--|---|
| Name of Debtor (if individual, enter Last, First, I<br>Harper-Clark, Tanisha M.  |                                   |  |                      | Name o   | of Joint Debtor (Sp  | oouse) (Last, Fir               | rst, Middle):                              |   |
| All Other Names used by the Debtor in the last (include married, maiden, and trade names): aka Tanisha M. Harper                   | 8 years                           |  |                      |  | er Names used by<br>e married, maiden                                    |                                 | r in the last 8 years<br>es):              |   |
| Last four digits of Soc. Sec. or Individual-Taxpathan one, state all): xxx-xx-3854   | yer I.D. (ITIN) No./C             | omplete EIN (if  | more                 |  | ur digits of Soc. Sene, state all):                                      | ec. or Individual-              | Taxpayer I.D. (ITIN                        | I) No./Complete EIN (if more                      |
| Street Address of Debtor (No. and Street, City, 6810 S. Dorchester, Apt. 2B Chicago, IL  | and State):                       |  |                      | Street /   | Address of Joint D   | ebtor (No. and S                | Street, City, and Sta                      | ate):   |
|  |                                   | ZIP CODE<br>60637  |                      |  |  |                                 |  | ZIP CODE  |
| County of Residence or of the Principal Place of Cook  |                                   |  |                      | County   | of Residence or o  | of the Principal P              | lace of Business:                          |   |
| Mailing Address of Debtor (if different from streem 6810 S. Dorchester, Apt. 2B Chicago, IL  | et address):                      |  |                      | Mailing  | Address of Joint I   | Debtor (if differer             | nt from street addre                       | ess):   |
|  |                                   | ZIP CODE<br>60637  |                      |  |  |                                 |  | ZIP CODE  |
| Location of Principal Assets of Business Debto   | r (if different from str          | eet address ab   | ove):                |  |  |                                 |  | [ <del></del>                                     |
|  |                                   |  |                      |  |  |                                 |  | ZIP CODE  |
| Type of Debtor (Form of Organization)  | (Chec                             | of Business<br>ck one box.)  | i                    |  |  |                                 | Code Under W<br>Check one                  |   |
| (Check one box.)  ✓ Individual (includes Joint Debtors)  |                                   | Real Estate as o   | defined              | =  | Chapter 7<br>Chapter 9   |                                 |  | 15 Petition for Recognition                       |
| See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  | in 11 U.S.C. §                    | 3 101(51B)   |                      | =  | Chapter 11<br>Chapter 12   |                                 | _  | eign Main Proceeding  15 Petition for Recognition |
| Partnership Stockbroker Commodity Broker   |                                   |  |                      |  | Chapter 13   |                                 |  | eign Nonmain Proceeding                           |
| Other (If debtor is not one of the above entities, check this box and state type of entity below)  Other                           |                                   |  |                      |  |  |                                 | e of Debts<br>k one box.)                  | _   |
| Tax-Exempt Entity  |                                   |  |                      | — d  | ebts are primarily ebts, defined in 11                                   | U.S.C.                          | Debts ar business                          | e primarily<br>s debts.                           |
|  | Debtor is a tax<br>under Title 26 | ox, if applicable.<br>x-exempt organ<br>of the United Sernal Revenue ( | ization<br>States    | in<br>p  | 101(8) as "incurrendividual primarily fersonal, family, or old purpose." | or a                            |  |   |
| Filing Fee (Che  | ck one box.)                      |  |                      | Chec   | k one box:   | Chapte                          | r 11 Debtors                               |   |
| ✓ Full Filing Fee attached.  |                                   | and Marie attack   | - I-                 |  |  |                                 | s defined by 11 U.S<br>or as defined in 11 | S.C. § 101(51D).<br>U.S.C. § 101(51D).            |
| Filing Fee to be paid in installments (appli signed application for the court's consider unable to pay fee except in installments. | ation certifying that t           | the debtor is  |                      | Check if:  Debtor's aggregate noncontigent liquidated debts (excluding debts owed to |  |                                 |  |   |
| Filing Fee waiver requested (applicable to   | . ,                               |  |                      | — in   | siders or affiliates)  | are less than \$2               |  |   |
| ☐ attach signed application for the court's c  |                                   |  |                      |  | plan is being filed  | with this petition              | ted prepetition fron                       | n one or more classes                             |
| Statistical/Administrative Information  Debtor estimates that funds will be available.   |                                   | uncocured cros   | ditors               |  |  |                                 |  | THIS SPACE IS FOR COURT USE ONLY                  |
| Debtor estimates that, after any exempt p there will be no funds available for distribu  | roperty is excluded a             | and administrati   |                      | es paid,   |  |                                 |  |   |
| Estimated Number of Creditors  |                                   |  |                      |  | П  | П                               |  |   |
| 1-49 50-99 100-199 200-999   | 1,000-<br>5,000                   | 5,001-<br>10,000   | 10,001-<br>25,000    |  | 25,001-<br>50,000  | 50,001-<br>100,000              | Over<br>100,000                            |   |
| Estimated Assets  Story  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 milli  | \$1,000,001<br>on to \$10 million | \$10,000,001<br>to \$50 million  | \$50,000<br>to \$100 |  | \$100,000,001<br>to \$500 million  | \$500,000,001<br>to \$1 billion | More than<br>\$1 billion                   |   |
| Estimated Liabilities  | \$1,000,001<br>on to \$10 million | \$10,000,001 to \$50 million   | \$50,000<br>to \$100 |  | \$100,000,001<br>to \$500 million  | \$500,000,001<br>to \$1 billion | More than \$1 billion                      |   |

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| B1 (Official Form 1) (1/08)  | Document                   | Page 2 of 42   |   | Page 2   |
|--|----------------------------|--|---|--|
| Voluntary Petition   |                            | Name of Debtor(s): Tanisha M. H                      | Harper-Clark  |  |
| (This page must be completed and filed in  | every case.)               |  |   |  |
| All Prior Bankruptcy Case  | s Filed Within Last        | 8 Years (If more than two, attach                    | additional sheet.)                                      |  |
| Location Where Filed: Chicago; Chapter 13 Dismissed  |                            | Case Number: <b>05-29283</b>                         | Date Filed: <b>7/26/2005</b>                            |  |
| Location Where Filed:  |                            | Case Number:   | Date Filed:   |  |
| Chicago; Chapter 13 Dismissed  Pending Bankruptcy Case Filed by any  | Snouse Partner or          | 03-09383   | 3/3/2003<br>re than one, attach ad                      | ditional sheet )   |
| Name of Debtor:  | opouse, i aither of        | Case Number:   | Date Filed:   | ditional sheet.)   |
| None   |                            |  |   |  |
| District:  |                            | Relationship:  | Judge:  |  |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e 10Q) with the Securities and Exchange Commission pursuant of the Securities Exchange Act of 1934 and is requesting relie  Exhibit A is attached and made a part of this petition.  | to Section 13 or 15(d)     | (To be complete                                      | may proceed under chapt<br>ve explained the relief avai | s.)<br>declare that I have<br>der 7, 11, 12, or 13<br>dable under each |
|  |                            | X /s/ Robert J. Adams & Ass                          | ociates   | 03/04/2009   |
|  |                            | Robert J. Adams & Asso                               |   | Date   |
|  | Exh                        | ibit C   |   |  |
| Does the debtor own or have possession of any property that  Yes, and Exhibit C is attached and made a part of this portion.  No.  | ·                          | a threat of imminent and identifiable harm           | n to public health or safety                            | ?  |
|  | Exh                        | ibit D   |   |  |
| <ul> <li>(To be completed by every individual debtor. If a join</li></ul>  | otor is attached and ma    | de a part of this petition.                          | a separate Exhibit D.)                                  | )  |
|  |                            | ng the Debtor - Venue                                |   |  |
| Debtor has been domiciled or has had a resider preceding the date of this petition or for a longer   | nce, principal place of I  |  | District for 180 days i                                 | mmediately   |
| There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  |                            |  |   |  |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |                            |  |   |  |
| Certification by   |                            | es as a Tenant of Residential Pro                    | perty   |  |
| Landlord has a judgment against the debtor for   | ` '                        | plicable boxes.)<br>residence. (If box checked, comp | lete the following.)                                    |  |
|  | <del>(</del> 1)            | Name of landlord that obtained judg                  | ıment)  | _  |
|  | ,                          | , ,  | ,   |  |
|  | (/                         | Address of landlord)                                 |   |  |
| Debtor claims that under applicable nonbankrup monetary default that gave rise to the judgment   | •                          |  |   | cure the entire  |
| Debtor has included in this petition the deposit petition.   | with the court of any re   | nt that would become due during th                   | e 30-day period after t                                 | the filing of the  |
| Debtor certifies that he/she has served the Land   | dlord with this certificat | ion. (11 U.S.C. § 362(I)).                           |   |  |

Date

| B1 (Official Form 1) (1/08)  | ment Page 3 of 42  |
|--|--|
| Voluntary Petition   | Name of Debtor(s): Tanisha M. Harper-Clark   |
| (This page must be completed and filed in every case   | se)  |
|  | Signatures   |
| Signature(s) of Debtor(s) (Individual/Joint)   | Signature of a Foreign Representative  |
| I declare under penalty of perjury that the information provided in this petitio true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and chosen to file under chapter 7] I am aware that I may proceed under chapter | and correct, that I am the foreign representative of a debtor in a foreign proceeding, has and that I am authorized to file this petition.   |
| 11, 12 or 13 of title 11, United States Code, understand the relief available teach such chapter, and choose to proceed under chapter 7.   | (Check only one box.)  |
| [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b  |  |
| I request relief in accordance with the chapter of title 11, United States Code specified in this petition.  | Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.   |
| X /s/ Tanisha M. Harper-Clark  |  |
| Tanisha M. Harper-Clark  | X  |
| X  | (Signature of Foreign Representative)  |
| Telephone Number (If not represented by attorney)  | (Printed Name of Foreign Representative)   |
| 03/04/2009<br>Date   | Date   |
| Signature of Attorney*   | Signature of Non-Attorney Bankruptcy Petition Preparer   |
| X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 0013056  Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603   | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. |
| Phone No.(312) 346-0100 Fax No.(312) 346-6228  | Printed Name and title, if any, of Bankruptcy Petition Preparer  |
| 03/04/2009<br>Date   |  |
| *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)   |
| Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petitio true and correct, and that I have been authorized to file this petition on behathe debtor.                                    |  |
| The debtor requests relief in accordance with the chapter of title 11, United Code, specified in this petition.  | States Address X   |
|  |  |
| X  | Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or  |
| Signature of Authorized Individual   | partner whose Social-Security number is provided above.  |
|  | Names and Social-Security numbers of all other individuals who prepared or   |
| Printed Name of Authorized Individual  | assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  |
| Title of Authorized Individual   | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  |

A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

| In re: | Tanisha M. Harper-Clark | Case No. |            |
|--------|-------------------------|----------|------------|
|        |                         |          | (if known) |
|        | Debtor(s)               |          |            |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

| In re: | Tanisha M. Harper-Clark | Case No. |            |
|--------|-------------------------|----------|------------|
|        |                         |          | (if known) |

Debtor(s)

| EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1  |
|---|
| Continuation Sheet No. 1  |
| 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  |
| Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);        |
| Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); |
| Active military duty in a military combat zone.   |
| 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.   |
| I certify under penalty of perjury that the information provided above is true and correct.   |
| Signature of Debtor: /s/ Tanisha M. Harper-Clark Tanisha M. Harper-Clark  |
| Date: 03/04/2009  |

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B6A (Official Form 6A) (12/07)

| Case No. |            |
|----------|------------|
|          | (if known) |

# **SCHEDULE A - REAL PROPERTY**

| Description and Location of Property | Nature of Debtor's<br>Interest in Property | Husband, Wife, Joint,<br>or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of<br>Secured Claim |
|--------------------------------------|--|---------------------------------------|--|----------------------------|
| None                                 |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      |  |                                       |  |                            |
|                                      | Tota                                       | al:                                   | \$0.00   |                            |

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (if known) |

# **SCHEDULE B - PERSONAL PROPERTY**

| Type of Property  | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of<br>Debtor's Interest<br>in Property,<br>Without Deducting<br>any Secured<br>Claim or<br>Exemption |
|---|------|--------------------------------------|------------------------------------|--|
| 1. Cash on hand.  |      | Cash                                 | -                                  | \$70.00  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | x    |                                      |                                    |  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.   |      | Security Deposit                     | -                                  | \$700.00   |
| 4. Household goods and furnishings,   |      | Four rooms of used furniture         | -                                  | \$40.00  |
| including audio, video and computer equipment.  |      | Aaron's BR set                       | -                                  | \$200.00   |
| <ul><li>5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.</li><li>6. Wearing apparel.</li></ul>   | x    | Clothing                             | -                                  | \$100.00   |
| 7. Furs and jewelry.  | x    |                                      |                                    |  |
| 8. Firearms and sports, photographic, and other hobby equipment.  | x    |                                      |                                    |  |
| 9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.   | x    |                                      |                                    |  |
|   |      |                                      |                                    |  |

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B6B (Official Form 6B) (12/07) -- Cont.

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (if known) |

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

| Type of Property  | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of<br>Debtor's Interest<br>in Property,<br>Without Deducting<br>any Secured<br>Claim or<br>Exemption |
|---|------|--------------------------------------|------------------------------------|--|
| 10. Annuities. Itemize and name each issuer.  | x    |                                      |                                    |  |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | x    |                                      |                                    |  |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | x    |                                      |                                    |  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   | x    |                                      |                                    |  |
| 14. Interests in partnerships or joint ventures. Itemize.   | х    |                                      |                                    |  |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.   | x    |                                      |                                    |  |
| 16. Accounts receivable.  | x    |                                      |                                    |  |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | x    |                                      |                                    |  |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | x    |                                      |                                    |  |

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B6B (Official Form 6B) (12/07) -- Cont.

| In re | Tanisha | Μ. | Harper-Clark |
|-------|---------|----|--------------|
|-------|---------|----|--------------|

| Case No. |            |
|----------|------------|
|          | (if known) |

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

| Type of Property  | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of<br>Debtor's Interest<br>in Property,<br>Without Deducting<br>any Secured<br>Claim or<br>Exemption |
|---|------|--------------------------------------|------------------------------------|--|
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | х    |                                      |                                    |  |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | x    |                                      |                                    |  |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | х    |                                      |                                    |  |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | х    |                                      |                                    |  |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | х    |                                      |                                    |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | x    |                                      |                                    |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |      | 1990 Buick Park Avenue               | -                                  | \$700.00   |
| 26. Boats, motors, and accessories.   | х    |                                      |                                    |  |

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B6B (Official Form 6B) (12/07) -- Cont.

| In re | Tanisha | M. H | arper-Clai | rk |
|-------|---------|------|------------|----|
|-------|---------|------|------------|----|

| Case No. |            |
|----------|------------|
|          | (if known) |

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

|  |         | Continuation Sheet No. 3   |                                    |  |
|--|---------|--|------------------------------------|--|
| Type of Property   | None    | Description and Location of Property                                   | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
| 27. Aircraft and accessories.  | x       |  |                                    |  |
| 28. Office equipment, furnishings, and supplies.                     | x       |  |                                    |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.   | x       |  |                                    |  |
| 30. Inventory.   | x       |  |                                    |  |
| 31. Animals.   | х       |  |                                    |  |
| 32. Crops - growing or harvested. Give particulars.                  | x       |  |                                    |  |
| 33. Farming equipment and implements.                                | X       |  |                                    |  |
| 34. Farm supplies, chemicals, and feed.                              | x       |  |                                    |  |
| 35. Other personal property of any kind not already listed. Itemize. | x       |  |                                    |  |
|  |         |  |                                    |  |
|  |         |  |                                    |  |
|  |         |  |                                    |  |
|  |         |  |                                    |  |
|  |         |  |                                    |  |
|  |         |  |                                    |  |
| (Include amounts from any co   | otinuot | Total son sheets attached. Report total also on Summary of Schedules.) | ıl >                               | \$1,810.00   |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (If known) |

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

| Debtor claims the exemptions to which debtor is entitled under: (Check one box) | Check if debtor claims a homestead exemption that exceeds \$136,875. |
|---|--|
| ☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)                                 |  |

| Description of Property      | Specify Law Providing Each<br>Exemption | Value of Claimed<br>Exemption | Current Value of Property Without Deducting Exemption |
|------------------------------|---|-------------------------------|---|
| Cash                         | 735 ILCS 5/12-1001(b)                   | \$70.00                       | \$70.00   |
| Security Deposit             | 735 ILCS 5/12-1001(b)                   | \$700.00                      | \$700.00  |
| Four rooms of used furniture | 735 ILCS 5/12-1001(b)                   | \$40.00                       | \$40.00   |
| Aaron's BR set               | 735 ILCS 5/12-1001(b)                   | \$0.00                        | \$200.00  |
| Clothing                     | 735 ILCS 5/12-1001(a), ( e)             | \$100.00                      | \$100.00  |
| 1990 Buick Park Avenue       | 735 ILCS 5/12-1001(c)                   | \$700.00                      | \$700.00  |
|                              |   |                               |   |
|                              | <u>'</u>                                | \$1,610.00                    | \$1,810.00  |

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B6D (Official Form 6D) (12/07)

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (if known) |

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  DATE INCURRED: | CONTINGENT |  | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY         |
|--|----------|---------------------------------------|--|------------|--|--|---|
| ACCT #: F386469R  Aaron Sales & Lease Owners 1015 Cobb Place Blvd NW Kennesaw, GA 30144                |          | -                                     | NATURE OF LIEN: Furniture COLLATERAL: Bedroom set REMARKS:  VALUE: \$200.00                                    |            |  | \$467.00   | \$267.00                                |
|  |          |                                       | VALUE. \$200.00  |            |  |  |   |
|  |          |                                       |  |            |  |  |   |
|  |          |                                       |  |            |  |  |   |
| No continuation sheets attached  |          |                                       | Subtotal (Total of this F<br>Total (Use only on last p   |            |  | \$467.00<br>\$467.00<br>(Report also on                              | \$267.00<br>\$267.00<br>(If applicable, |

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (If Known) |

|          | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
|----------|---|
| ΤY       | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)  |
|          | Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).  |
|          | Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).   |
|          | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
|          | Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).   |
|          | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
|          | Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).  |
|          | Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
|          | Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).  |
|          | Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).  |
| <b>√</b> | Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.   |
|          | nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.  |
|          | continuation sheets attached  |
|          |   |

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In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (If Known) |

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

| TYPE OF PRIORITY  | Adm      | inistr                                | ative allowances  |            |              |          |                       |                                   |   |
|---|----------|---------------------------------------|---|------------|--------------|----------|-----------------------|-----------------------------------|---|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR<br>CLAIM                   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF<br>CLAIM | AMOUNT<br>ENTITLED TO<br>PRIORITY | AMOUNT<br>NOT<br>ENTITLED TO<br>PRIORITY, IF<br>ANY |
| ACCT #:   |          |                                       | DATE INCURRED: 02/28/2009   |            |              |          |                       |                                   |   |
| Robert J. Adams & Assoc.  |          |                                       | CONSIDERATION: Attorney Fees  |            |              |          | \$3,506.00            | \$3,506.00                        | \$0.00  |
| 125 S. Clark, Suite 1810<br>Chicago, IL 6603  |          | -                                     | REMARKS:  |            |              |          |                       |                                   |   |
| 31110ag0, 12 0000   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   | ╀          |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   | +          |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   | t          |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       | sheets Subtotals (Totals of this  | pa         | ge)          | >        | \$3,506.00            | \$3,506.00                        | \$0.00  |
| attached to Schedule of Creditors Holding   | >        | \$3,506.00                            |   |            |              |          |                       |                                   |   |
| (Us<br>Rej  |          |                                       |   |            |              |          |                       |                                   |   |
|   |          |                                       |   | Tot        | als          | >        |                       | \$3,506.00                        | \$0.00  |
|   |          |                                       | last page of the completed Schedule<br>report also on the Statistical Summa |            |              |          |                       |                                   |   |
|   |          |                                       | bilities and Related Data.)   | ·y         |              |          |                       |                                   |   |
|   |          |                                       |   |            |              |          |                       |                                   |   |

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| Case No. |            |  |
|----------|------------|--|
|          | (if known) |  |

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)   | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPLITED |             |
|---|----------|---------------------------------------|---|------------|--------------|-----------|-------------|
| ACCT #:  AAron's Sales & Lease 7311 S. Asland Ave Chicago, IL 60636   |          | -                                     | DATE INCURRED: CONSIDERATION: Other REMARKS:  |            |              |           | Notice Only |
| ACCT #: 39961362 Allied Interstate, Inc. 435 Ford Rd., Ste. 800 Minneapolis, MN 55426   |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for - Public Storage REMARKS:                        |            |              |           | \$0.00      |
| ACCT #: 43587802  Arrow Financial Service 5996 W. Touhy Ave. Niles, IL 60714  |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for - Premier BankCard Inc REMARKS:                  |            |              |           | Notice Only |
| ACCT #: Bally Total Fitness Corporation c/o C.T. Corporation System 208 South LaSalle St. Chicago, IL 60604-1135  |          | -                                     | DATE INCURRED: CONSIDERATION: other REMARKS:  |            |              |           | \$1,390.00  |
| ACCT #: 7003460142  CAFCU 2075 Big Timber Rd. Elgin, IL 60123   |          | -                                     | DATE INCURRED: CONSIDERATION: Other REMARKS:  |            |              |           | \$1,449.00  |
| ACCT#: Chex Systems EF-0130 7805 Hudson Rd Ste. 100 Saint Paul, MN 55164-0036   |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:                                       |            |              |           | Notice Only |
| Subtotal >  Total >  (Use only on last page of the completed Schedule F.)  4continuation sheets attached  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) |          |                                       |   |            |              |           |             |

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| Case No. |            |  |
|----------|------------|--|
|          | (if known) |  |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  | CONTINGENT   | UNLIQUIDATED       | DISPLITED         | AMOUNT OF<br>CLAIM |
|--|----------|---------------------------------------|--|--------------|--------------------|-------------------|--------------------|
| ACCT #: III. Plate Nos. 1294841 and 2736510 City Of Chicago Dept. of Revenue Bureau of Parking 333 S. State, Room 540 Chicago, IL 60604-3977 Attn: Bankruptcy Unit |          | -                                     | DATE INCURRED: CONSIDERATION: Parking Fines REMARKS:   |              |                    |                   | \$4,500.00         |
| ACCT#: 9103465013  Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001  |          | -                                     | DATE INCURRED: CONSIDERATION: Utility REMARKS:   |              |                    |                   | \$3,096.00         |
| ACCT #: I Q Tel P.O.Box 203 Blue Island, IL 60406  |          | -                                     | DATE INCURRED: CONSIDERATION: Utility REMARKS:   |              |                    |                   | \$98.00            |
| ACCT #: I.C. Systems Inc. PO Box 64378 Saint Paul, MN 55164  |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting For - I Q Telecom REMARKS:  |              |                    |                   | Notice Only        |
| ACCT #: Jefferson Capital Systems, LLC PO Box 23034 Columbus, GA 31902   |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for - Reward 660 Visa Dakota Bank REMARKS:  |              |                    |                   | Notice Only        |
| ACCT #: Midland Credit Management 8875 Aero Dr., Ste. 2 San Diego, CA 92123  |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for - Sears REMARKS:  |              |                    |                   | Notice Only        |
| Sheet no. <u>1</u> of <u>4</u> continuation she<br>Schedule of Creditors Holding Unsecured Nonpriority C   |          | is                                    | (Use only on last page of the completed Sci<br>ort also on Summary of Schedules and, if applicabl<br>Statistical Summary of Certain Liabilities and Rela | nedı<br>e, o | ota<br>ule<br>n th | ıl ><br>F.)<br>he |                    |

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| Case No. |            |  |
|----------|------------|--|
|          | (if known) |  |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)                | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.   | CONTINGENT   | UNLIQUIDATED        | DISPLITED         | AMOUNT OF<br>CLAIM |
|--|----------|---------------------------------------|---|--------------|---------------------|-------------------|--------------------|
| ACCT #: 0000516443  Nationwide Cassel, L.P. 3435 N. Cicero Ave Chicago, IL 60641                                 | x        | -                                     | DATE INCURRED: CONSIDERATION: Other REMARKS:  |              |                     |                   | \$1,479.48         |
| ACCT #: 196449  Partners Financial 30 Henry Ave. PO Box 3448 Ballwin, MO 63022                                   |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for - Illinois School Of Healthcare REMARKS:   |              |                     |                   | \$1,622.00         |
| ACCT #: Perimeter Credit LLC OSI Portfolio Services Inc. Bankruptcy Department P.O. Box 105460 Atlanta, GA 30348 |          | -                                     | DATE INCURRED: CONSIDERATION: Other REMARKS:  |              |                     |                   | \$955.00           |
| ACCT #: Pinnacle Financial Group 7825 Washington Ave. South Ste. 410 Minneapolis, MN 55439                       |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:  |              |                     |                   | Notice Only        |
| ACCT #: Premier Bank Card 900 W. Delaware Sioux Falls, SD 57104  |          | -                                     | DATE INCURRED: CONSIDERATION: Credit Card REMARKS:  |              |                     |                   | \$386.00           |
| ACCT #: Public Storage 1700 N. 5th Ave. River Grove, IL 60171  |          | -                                     | DATE INCURRED: CONSIDERATION: Other REMARKS:  |              |                     |                   | \$262.00           |
| Sheet no <b>2</b> of <b>4</b> continuation s<br>Schedule of Creditors Holding Unsecured Nonpriority              |          | ns                                    | hed to Si  (Use only on last page of the completed Scoort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela | hed<br>le, o | ota<br>ule<br>on tl | ıl ><br>F.)<br>he |                    |

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| Case No. |            |  |
|----------|------------|--|
|          | (if known) |  |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)         | CODEBTOR | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  | CONTINGENT  | UNLIQUIDATED       | NEDI ITEN         | AMOUNT OF<br>CLAIM |
|---|----------|---------------------------------------|--|-------------|--------------------|-------------------|--------------------|
| ACCT #: 280138467003  Rewards 660 PO Box 30490 Tampa, FL 33630  |          | -                                     | DATE INCURRED: CONSIDERATION: Credit Card REMARKS:   |             |                    |                   | \$452.00           |
| ACCT #: Sears Credit Cards PO Box 183082 PO Box Columbus, OH 43218-3082                                   |          | -                                     | DATE INCURRED: CONSIDERATION: Credit Card REMARKS:   |             |                    |                   | \$726.00           |
| ACCT #: Secretary of State Drivers Service Department Safety Responsibility Section Springfield, IL 62723 |          | -                                     | DATE INCURRED: CONSIDERATION: Notice Only REMARKS:   |             |                    |                   | \$0.00             |
| ACCT #:<br>T-Mobile<br>PO Box 37380<br>Albuquerque, NM 87176  |          | -                                     | DATE INCURRED: CONSIDERATION: cell phone REMARKS:  |             |                    |                   | \$502.00           |
| ACCT#: 1522388214<br>Unifund Corp/OH<br>11802 Conrey Rd.<br>Cincinnati, OH 45249                          |          | -                                     | DATE INCURRED: CONSIDERATION: Collecting for- Check 'n Go REMARKS:   |             |                    |                   | \$325.00           |
| ACCT #: 2M1177208 University of Chicago 5801 S. Ellis Ave Chicago, IL 60637                               |          | -                                     | DATE INCURRED: CONSIDERATION: Judgment REMARKS:  |             |                    |                   | \$619.00           |
| Sheet no. <u>3</u> of <u>4</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C     |          | ıs                                    | hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relationships and Relationships and Schedules and | edu<br>e, o | ota<br>ule<br>n ti | ıl ><br>F.)<br>he |                    |

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| Case No. |            |  |
|----------|------------|--|
|          | (if known) |  |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)     | CODEBTOR | HUSBAND, WIFE, JOINT, | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.   | CONTINGENT | UNLIQUIDATED | DISPUTED         | AMOUNT OF<br>CLAIM        |
|---|----------|-----------------------|---|------------|--------------|------------------|---------------------------|
| ACCT #: US Cellular PO Box 7835 Madison, WI 53707-7835  |          | -                     | DATE INCURRED: CONSIDERATION: Cellular Phone REMARKS:   |            |              |                  | \$718.00                  |
| ACCT #: Valentine & Kebartas, Inc. PO Box 325 Lawrence, MA 01842                                      |          | -                     | DATE INCURRED: CONSIDERATION: Collecting for -US Cellular chicago REMARKS:  |            |              |                  | Notice Only               |
| ACCT #: Washington Mutual 444 Highway 96 East P.O Box 64887 St. Paul, MN 55164-0887                   |          | -                     | DATE INCURRED: CONSIDERATION: Notice Only REMARKS:  |            |              |                  | Notice Only               |
| ACCT #: 155YC01440 Wexler & Wexler 500 W. Madison St., Suite 2910 Chicago, IL 60661                   |          | -                     | DATE INCURRED: CONSIDERATION: Collecting For - Empress Casino REMARKS:  |            |              |                  | \$260.00                  |
| ACCT #: 62860539EG0001  XLS /Student Loan xpress P.O Box 94553  Cleveland, OH 44101                   |          | -                     | DATE INCURRED: CONSIDERATION: Student loan REMARKS:   |            |              |                  | \$7,066.00                |
|   |          |                       |   |            |              |                  |                           |
| Sheet no. <u>4</u> of <u>4</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C | laim     | ns                    | (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat | T<br>edu   | n th         | l ><br>F.)<br>ne | \$8,044.00<br>\$25,905.48 |

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B6G (Official Form 6G) (12/07)

In re Tanisha M. Harper-Clark

| Case No. |            |  |
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|          | (if known) |  |

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|--|
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B6H (Official Form 6H) (12/07)

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (if known) |

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR                   | NAME AND ADDRESS OF CREDITOR                                       |
|--|--|
| Jessie Harper<br>849 S. Langley<br>Chicago, IL | Nationwide Cassel, L.P.<br>3435 N. Cicero Ave<br>Chicago, IL 60641 |
|  |  |
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B6I (Official Form 6I) (12/07)

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (if known) |

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status:   |                         | Depender                        | ts of Debtor and Sp | ouse                        |                                       |
|--|-------------------------|---------------------------------|---------------------|-----------------------------|---------------------------------------|
| Morried  | Relationship(s): Sor    | Age(s): 13                      | Relationship        | o(s):                       | Age(s):                               |
| Married  | Sor                     | n 11                            |                     |                             |                                       |
|  | Sor                     | າ 3                             |                     |                             |                                       |
|  |                         |                                 |                     |                             |                                       |
|  |                         |                                 |                     |                             |                                       |
| Employment:  | Debtor                  |                                 | Spouse              |                             |                                       |
| Occupation   | Records clerk           |                                 |                     |                             |                                       |
| Name of Employer   | Health Port             |                                 |                     |                             |                                       |
| How Long Employed  | 2yrs                    |                                 |                     |                             |                                       |
| Address of Employer  | 120 Bluegrass Pkwy      |                                 |                     |                             |                                       |
|  | Alpharetta, GA 3000     | 05                              |                     |                             |                                       |
| INCOME (F.C. 1. C.   |                         | 41.2                            |                     | DEDTOD                      | 2001125                               |
|  |                         | onthly income at time case f    |                     | <b>DEBTOR</b><br>\$1,711.67 | <u>\$POUSE</u><br>\$0.00              |
| <ol> <li>Monthly gross wages</li> <li>Estimate monthly over</li> </ol> |                         | sions (Prorate if not paid mor  | itriiy)             | \$1,711.67                  | \$0.00<br>\$0.00                      |
| 3. SUBTOTAL  | er ui rie               |                                 |                     |                             | · · · · · · · · · · · · · · · · · · · |
|  | DUCTIONS                |                                 |                     | \$1,711.67                  | \$0.00                                |
|  | ides social security ta | v if h is zero)                 |                     | \$242.67                    | \$0.00                                |
| b. Social Security Tax   |                         | X II D. IS Zelo)                |                     | \$0.00                      | \$0.00                                |
| c. Medicare  | `                       |                                 |                     | \$0.00                      | \$0.00                                |
| d. Insurance   |                         |                                 |                     | \$0.00                      | \$0.00                                |
| e. Union dues  |                         |                                 |                     | \$0.00                      | \$0.00                                |
| f. Retirement  |                         |                                 |                     | \$0.00                      | \$0.00                                |
| g. Other (Specify)   |                         |                                 |                     | \$0.00                      | \$0.00                                |
| h. Other (Specify)   |                         |                                 |                     | \$0.00                      | \$0.00                                |
| i. Other (Specify)   |                         |                                 |                     | \$0.00                      | \$0.00                                |
| j. Other (Specify)   |                         |                                 |                     | \$0.00                      | \$0.00                                |
| k. Other (Specify)   |                         |                                 |                     | \$0.00                      | \$0.00                                |
| 5. SUBTOTAL OF PAYI  |                         |                                 |                     | \$242.67                    | \$0.00                                |
| 6. TOTAL NET MONTH   | LY TAKE HOME PAY        |                                 |                     | \$1,469.00                  | \$0.00                                |
| 7. Regular income from   | operation of business   | s or profession or farm (Attac  | ch detailed stmt)   | \$0.00                      | \$0.00                                |
| 8. Income from real pro  |                         |                                 |                     | \$0.00                      | \$0.00                                |
| <ol><li>Interest and dividend</li></ol>                                |                         |                                 |                     | \$0.00                      | \$0.00                                |
|  |                         | s payable to the debtor for the | e debtor's use or   | \$244.00                    | \$0.00                                |
| that of dependents lis<br>11. Social security or gov                   |                         | Specify):                       |                     |                             |                                       |
| Coolai coodiny or gov  |                         | ~F~~"J/.                        |                     | \$0.00                      | \$0.00                                |
| 12. Pension or retiremen   | t income                |                                 |                     | \$0.00                      | \$0.00                                |
| 13. Other monthly income   | e (Specify):            |                                 |                     |                             |                                       |
| a  |                         | / construction and hair cutti   | ng                  | \$0.00                      | \$1,500.00                            |
| b  |                         |                                 |                     | \$0.00                      | \$0.00                                |
| c  |                         |                                 |                     | \$0.00                      | \$0.00                                |
| 14. SUBTOTAL OF LINE   |                         |                                 |                     | \$244.00                    | \$1,500.00                            |
|  | •                       | unts shown on lines 6 and 1     | •                   | \$1,713.00                  | \$1,500.00                            |
| 16. COMBINED AVERAG  | GE MONTHLY INCOM        | IE: (Combine column totals      | from line 15)       | \$3,2                       | 213.00                                |
|  |                         | 41                              |                     |                             |                                       |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07)

IN RE: Tanisha M. Harper-Clark

|          | (if known) |  |
|----------|------------|--|
| Case No. |            |  |

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

| Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any |
|--|
| payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may        |
| differ from the deductions from income allowed on Form 22A or 22C.   |

| Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."                                     | nedule of expenditures |
|--|------------------------|
| Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?  | \$725.00               |
| Utilities: a. Electricity and heating fuel     b. Water and sewer  | \$225.00               |
| c. Telephone   | \$75.00                |
| d. Other: childrens' school  | \$75.00                |
| 3. Home maintenance (repairs and upkeep)   | \$30.00                |
| 4. Food  | \$500.00<br>\$405.00   |
| 5. Clothing 6. Laundry and dry cleaning  | \$125.00<br>\$75.00    |
| 7. Medical and dental expenses   | \$50.00                |
| 8. Transportation (not including car payments)   | \$150.00               |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions  | \$70.00                |
| 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health   |                        |
| d. Auto<br>e. Other:   | \$100.00               |
| 12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:  |                        |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)   |                        |
| a. Auto:   |                        |
| b. Other: spouse's expenses  | \$75.00                |
| c. Other: Daycare/preschool d. Other:  | \$740.00               |
| 14. Alimony, maintenance, and support paid to others:  15. Payments for support of add'l dependents not living at your home:   |                        |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   |                        |
| 17.a. Other: Hair Cuts & Grooming  | \$50.00                |
| 17.b. Other:   |                        |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$3,065.00             |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following  | g the filing of this   |
| document: None.  |                        |
| 20. STATEMENT OF MONTHLY NET INCOME  |                        |
| a. Average monthly income from Line 15 of Schedule I   | \$3,213.00             |
| b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)   | \$3,065.00<br>\$148.00 |
| r C. Monuny neriocome (a. minus d.)  | \$148.00               |

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re Tanisha M. Harper-Clark

Case No.

Chapter 13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS     | LIABILITIES | OTHER      |
|---|----------------------|------------------|------------|-------------|------------|
| A - Real Property   | Yes                  | 1                | \$0.00     |             |            |
| B - Personal Property   | Yes                  | 4                | \$1,810.00 |             |            |
| C - Property Claimed<br>as Exempt   | Yes                  | 1                |            |             |            |
| D - Creditors Holding<br>Secured Claims   | Yes                  | 1                |            | \$467.00    |            |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes                  | 2                |            | \$3,506.00  |            |
| F - Creditors Holding Unsecured Nonpriority Claims                              | Yes                  | 5                |            | \$25,905.48 |            |
| G - Executory Contracts and<br>Unexpired Leases                                 | Yes                  | 1                |            |             |            |
| H - Codebtors   | Yes                  | 1                |            |             |            |
| I - Current Income of Individual Debtor(s)                                      | Yes                  | 1                |            |             | \$3,213.00 |
| J - Current Expenditures of Individual Debtor(s)                                | Yes                  | 1                |            |             | \$3,065.00 |
|   | TOTAL                | 18               | \$1,810.00 | \$29,878.48 |            |

Case 09-07288 Doc 1 Filed 03/04/09 Entered 03/04/09 15:56:34 Desc Main Document Page 25 of 42

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re Tanisha M. Harper-Clark

Case No.

Chapter 13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount     |
|---|------------|
| Domestic Support Obligations (from Schedule E)  | \$0.00     |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$0.00     |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00     |
| Student Loan Obligations (from Schedule F)  | \$7,066.00 |
| Domestic Support, Separation Agreement, and Divorce Decree<br>Obligations Not Reported on Schedule E                | \$0.00     |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$0.00     |
| TOTAL   | \$7,066.00 |

#### State the following:

| Average Income (from Schedule I, Line 16)  | \$3,213.00 |
|--|------------|
| Average Expenses (from Schedule J, Line 18)  | \$3,065.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$1,471.00 |

#### State the following:

| Ctate the renewing.  |            |             |
|--|------------|-------------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column                  |            | \$267.00    |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$3,506.00 |             |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |            | \$0.00      |
| 4. Total from Schedule F   |            | \$25,905.48 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |            | \$26,172.48 |

Case 09-07288 Doc 1 Filed 03/04/09 Entered 03/04/09 15:56:34 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 26 of 42

In re Tanisha M. Harper-Clark

| Case No. |            |
|----------|------------|
|          | (if known) |

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

| I declare under penalty of perjury that I have read the fo<br>sheets, and that they are true and correct to the best of my k |   | 20 |
|--|---|----|
| Date <u>03/04/2009</u>   | Signature // /S/ Tanisha M. Harper-Clark  Tanisha M. Harper-Clark |    |
| Date   | Signature   |    |
|  | [If joint case, both spouses must sign.]                          |    |

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

| In re: | Tanisha M. Harper-Clark | Case No. |            |
|--------|-------------------------|----------|------------|
|        |                         |          | (if known) |

|      |  | STATEMENT OF FINANCIAL AFFAIRS  |
|------|--|---|
| None | State the gross amo including part-time a case was commence maintains, or has m beginning and endire | employment or operation of business  nt of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, tivities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this d. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that intained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing hapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a ed.) |
|      | AMOUNT<br>\$1,550<br>unsure<br>unsure  | SOURCE<br>2005<br>2004<br>2003  |
|      | unsure   |   |

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

V

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\checkmark$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

| n re: | Tanisha M. Harper-Clark | Case No. |            |
|-------|-------------------------|----------|------------|
|       |                         |          | (if known) |

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

| 5. | Repossessions.  | foreclosures    | and returns |
|----|-----------------|-----------------|-------------|
| J. | INCHOSSESSIONS, | i Oi Cologui co | and returns |

Non

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 6603 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 02/28/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$0.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

| n re: | Tanisha M. Harper-Clark | Case No. |            |
|-------|-------------------------|----------|------------|
|       |                         |          | (if known) |

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

| N | 1 | ١r |  |
|---|---|----|--|

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise

transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

 $\sqrt{\phantom{a}}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{M}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None  $\sqrt{\phantom{a}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None  $\square$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

| n re: | Tanisha M. Harper-Clark | Case No. |            |
|-------|-------------------------|----------|------------|
|       |                         |          | (if known) |

|        | STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 3   |  |  |  |
|--------|--|--|--|--|
| None   | b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.   |  |  |  |
| None   | c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.   |  |  |  |
|        | 18. Nature, location and name of business  |  |  |  |
| None 🗹 | a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. |  |  |  |
|        | If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.  |  |  |  |
|        | If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.   |  |  |  |
| None   | b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.  |  |  |  |
|        | The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  |  |  |  |

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

✓

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

| In re: | Tanisha M. Harper-Clark | Case No. |            |
|--------|-------------------------|----------|------------|
|        |                         |          | (if known) |

|           | Continuation Sheet No. 4   |
|-----------|--|
| None      | 20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.  |
| None      | b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  |
|           | 21. Current Partners, Officers, Directors and Shareholders   |
| None  V   | a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.   |
| None      | b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.   |
|           | 22. Former partners, officers, directors and shareholders  |
| None  ✓   | a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.   |
| None      | b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.   |
|           | 23. Withdrawals from a partnership or distributions by a corporation   |
| None<br>✓ | If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. |
|           | 24. Tax Consolidation Group  |
| None      | If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.                         |
|           | 25. Pension Funds  |
| None  V   | If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.                                 |

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B7 (Official Form 7) (12/07) - Cont.

# NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

| n re: | Tanisha M. Harper-Clark Ca |  |            |
|-------|----------------------------|--|------------|
|       |                            |  | (if known) |

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

| [If completed by an individual or individual and spouse]  |                 |                             |  |  |
|---|-----------------|-----------------------------|--|--|
| declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. |                 |                             |  |  |
| Date 03/04/2009   | Signature       | /s/ Tanisha M. Harper-Clark |  |  |
|   | of Debtor       | Tanisha M. Harper-Clark     |  |  |
| Date  | Signature       |                             |  |  |
|   | of Joint Debtor |                             |  |  |
|   | (if any)        |                             |  |  |
|   |                 |                             |  |  |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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# Document Page 33 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Tanisha M. Harper-Clark

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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# Document Page 34 of 42 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Tanisha M. Harper-Clark

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of Compliance with § 342(b) of the Bankruptcy Code

| I, Robert J. Adams & Associates              | , counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice |
|--|--|
| required by § 342(b) of the Bankruptcy Code. |  |

#### /s/ Robert J. Adams & Associates

Robert J. Adams & Associates, Attorney for Debtor(s)

Bar No.: 0013056 Robert J. Adams & Assoc. 125 S. Clark, Suite 1810

Chicago, IL 60603 Phone: (312) 346-0100 Fax: (312) 346-6228

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

Page 3

IN RE: Tanisha M. Harper-Clark

## **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

| Tanisha M. Harper-Clark      | X /s/ Tanisha M. Harper-Clark      | 03/04/2009 |  |
|------------------------------|------------------------------------|------------|--|
|                              | Signature of Debtor                | Date       |  |
| Printed Name(s) of Debtor(s) | X                                  |            |  |
| Case No. (if known)          | Signature of Joint Debtor (if any) | Date       |  |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

CASE NO IN RE: Tanisha M. Harper-Clark

CHAPTER 13

|    | DISCLOSURE OF COM   | MPENSATION OF ATTORNE   | Y FOR DEBIOR                          |  |
|----|---|---|---------------------------------------|--|
| 1. | Pursuant to 11 U.S.C. § 329(a) and Fed. Banki<br>that compensation paid to me within one year be<br>services rendered or to be rendered on behalf<br>is as follows:   | pefore the filing of the petition in bankru   | ptcy, or agreed to be paid to me, for |  |
|    | For legal services, I have agreed to accept:  | _   | \$3,506.00                            |  |
|    | Prior to the filing of this statement I have receive  | ved:  | \$0.00                                |  |
|    | Balance Due:  | <u>-</u>  | \$3,506.00                            |  |
| 2. | The source of the compensation paid to me wa  | as:   |                                       |  |
|    | ✓ Debtor ☐ Other (s   | specify)  |                                       |  |
| 3. | The source of compensation to be paid to me is  | is:   |                                       |  |
|    | ✓ Debtor ☐ Other (s   | specify)  |                                       |  |
| 4. | ✓ I have not agreed to share the above-disclassociates of my law firm.  | losed compensation with any other per   | son unless they are members and       |  |
|    | ☐ I have agreed to share the above-disclose associates of my law firm. A copy of the accompensation, is attached.   |   |                                       |  |
| 5. | <ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul> |   |                                       |  |
| 6. | By agreement with the debtor(s), the above-dis  | sclosed fee does not include the followi  | ng services:                          |  |
|    |   | CERTIFICATION   |                                       |  |
|    | I certify that the foregoing is a complete state representation of the debtor(s) in this bankrupton   |   | nt for payment to me for              |  |
|    | <b>9</b> S  |   |                                       |  |
|    | Date  | Robert J. Adams & Associates Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (312) | Bar No. 0013056<br>2) 346-6228        |  |
|    |   |   |                                       |  |

# JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Tanisha M. Harper-Clark CASE NO

CHAPTER 13

# **VERIFICATION OF CREDITOR MATRIX**

|       | The above named De | ebtor hereby verifies | that the attached | list of creditors is tr | rue and correct to the | best of his/her |
|-------|--------------------|-----------------------|-------------------|-------------------------|------------------------|-----------------|
| knowl | edge.              |                       |                   |                         |                        |                 |
|       |                    |                       |                   |                         |                        |                 |

| Date 03/04/2009 | Signature /s/ Tanisha M. Harper-Clark Tanisha M. Harper-Clark |
|-----------------|---|
| Date            | Signature   |

Aaron Sales & Lease Owners 1015 Cobb Place Blvd NW Kennesaw, GA 30144

AAron's Sales & Lease 7311 S. Asland Ave Chicago, IL 60636

Allied Interstate, Inc. 435 Ford Rd., Ste. 800 Minneapolis, MN 55426

Arrow Financial Service 5996 W. Touhy Ave. Niles, IL 60714

Bally Total Fitness Corporation c/o C.T. Corporation System 208 South LaSalle St. Chicago, IL 60604-1135

CAFCU 2075 Big Timber Rd. Elgin, IL 60123

Chex Systems EF-0130 7805 Hudson Rd Ste. 100 Saint Paul, MN 55164-0036

City Of Chicago Dept. of Revenue Bureau of Parking 333 S. State, Room 540 Chicago, IL 60604-3977 Attn: Bankruptcy Unit

Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001 I Q Tel P.O.Box 203 Blue Island, IL 60406

I.C. Systems Inc.
PO Box 64378
Saint Paul, MN 55164

Jefferson Capital Systems, LLC PO Box 23034 Columbus, GA 31902

Jessie Harper 849 S. Langley Chicago, IL

Midland Credit Management 8875 Aero Dr., Ste. 2 San Diego, CA 92123

Nationwide Cassel, L.P. 3435 N. Cicero Ave Chicago, IL 60641

Partners Financial 30 Henry Ave. PO Box 3448 Ballwin, MO 63022

Perimeter Credit LLC OSI Portfolio Services Inc. Bankruptcy Department P.O. Box 105460 Atlanta, GA 30348

Pinnacle Financial Group 7825 Washington Ave. South Ste. 410 Minneapolis, MN 55439 Premier Bank Card 900 W. Delaware Sioux Falls, SD 57104

Public Storage 1700 N. 5th Ave. River Grove, IL 60171

Rewards 660 PO Box 30490 Tampa, FL 33630

Robert J. Adams & Assoc. 125 S. Clark, Suite 1810 Chicago, IL 6603

Sears Credit Cards PO Box 183082 PO Box Columbus, OH 43218-3082

Secretary of State Drivers Service Department Safety Responsibility Section Springfield, IL 62723

T-Mobile PO Box 37380 Albuquerque, NM 87176

Unifund Corp/OH 11802 Conrey Rd. Cincinnati, OH 45249

University of Chicago 5801 S. Ellis Ave Chicago, IL 60637

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US Cellular PO Box 7835 Madison, WI 53707-7835

Valentine & Kebartas, Inc. PO Box 325 Lawrence, MA 01842

Washington Mutual 444 Highway 96 East P.O Box 64887 St. Paul, MN 55164-0887

Wexler & Wexler 500 W. Madison St., Suite 2910 Chicago, IL 60661

XLS /Student Loan xpress P.O Box 94553 Cleveland, OH 44101

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Tanisha M. Harper-Clark

Debtor

CASE NO

SOCIAL SECURITY NO. xxx-xx-3854

CHAPTER 13

## ORDER TO EMPLOYER TO PAY THE TRUSTEE

UPON REPRESENTATIONS OF THE TRUSTEE, OR OTHER INTERESTED PARTIES, THE COURT FINDS THAT:

The above named debtor has pending in this Court a case for adjustment of debts by an individual with regular income under the provisions of Chapter 13 of Title 11 U.S.C. and pursuant to the provisions of said statute and of the debtor's plan, the debtor has submitted all of such portion of the debtor's future earnings or other future income to the supervision and control of the trustee of this Court as may be necessary for the execution of the debtor's plan; and

That under the provisions of Title 11 U.S.C., this Court has exclusive jurisdiction of all property including the earnings from such services performed by the debtor during the pendency of this case pursuant to 11 U.S.C. § 1325(b) any entity from whom the debtor receives income shall pay all or any part of such income to the trustee as may be ordered by this Court. A portion of the debtor's earnings are necessary for the execution of the debtor's plan.

NOW, THEREFORE, IT IS ORDERED that until further order of this Court or until notice that this case has been dismissed or converted to Chapter 7 of the Bankruptcy Code is received, the employer of said debtor

Health Port 120 Bluegrass Pkwy. Alpharetta, GA 30005

/s/ Tanisha M. Harper-Clark
Tanisha M. Harper-Clark

| shall deduct from the earnings of the debtor the sum of   | \$70.00 bi-weekly   |
|---|---|
| beginning on the next payday following the receipt of this order period for which the debtor receives periodic or lump sum paym | and deduct a similar amount for each pay period thereafter, including any nent for or on account of vacation, termination or other benefits arising all remit forthwith the sums so deducted to the trustee appointed here or |
|   |   |
| IT IS FURTHER ORDERED, that said employer notify saif for such termination.   | id trustee if the employment of said debtor is terminated and the reason  |
| provisions of any laws of the United States, the laws of any stat   | of the debtor, except the amounts required to be withheld by the te or political subdivision, or by an insurance pension or union dues of this Court be paid to the aforesaid debtor in accordance with employer's            |
| IT IS FURTHER ORDERED, that no deductions for account not specifically authorized by this Court be made from the earning        | unt of any garnishment, wage assignment, credit union or other purpose ings of the debtor.  |
| IT IS FURTHER ORDERED, that this order supersedes a cause.  | any and all previous orders, if any, made to the subject employer in this   |
| Date  |   |
| AGREED:   | United States Bankruptcy Judge  |